

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID LEE FERRELL, JR.
MARIAN B FERRELL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:17-10189 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/27/2017 and confirmed on 5/10/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,156.58
Less Refunds to Debtor	4,977.97	
TOTAL AMOUNT OF PLAN FUND		67,178.61

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,580.00	
Trustee Fee	3,301.02	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,881.02

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 6790	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 6790	4,746.06	4,746.06	0.00	4,746.06
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 6790	0.00	26,676.62	0.00	26,676.62
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 6790	0.00	0.00	0.00	0.00
	ERIE FEDERAL CREDIT UNION(*) Acct: 8133	10,271.55	10,271.55	1,415.04	11,686.59
					43,109.27

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	DAVID LEE FERRELL, JR. Acct:	0.00	0.00	0.00	0.00
	DAVID LEE FERRELL, JR. Acct:	215.63	215.63	0.00	0.00
	DAVID LEE FERRELL, JR. Acct:	4,762.34	4,762.34	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,580.00	3,580.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6698	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 6790	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	ALAN ESPER DO SURGERY	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0376				
	CAPITAL ACCOUNTS LLC	0.00	0.00	0.00	0.00
	Acct: 5380				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 1145				
	DUBZINSKI ENTERPRISE	0.00	0.00	0.00	0.00
	Acct: 5190				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: 9824				
	ERIE FEDERAL CREDIT UNION(*)	0.00	0.00	0.00	0.00
	Acct: 0203				
	ERIE FEDERAL CREDIT UNION(*)	348.37	348.37	0.00	348.37
	Acct: 4623				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct: 4001				
	NORTHWEST CONSUMER DISCOUNT CO	0.00	0.00	0.00	0.00
	Acct: 0001				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 6360				
	PRA RECEIVABLES MANAGEMENT LLC - /	11,283.63	11,283.63	0.00	11,283.63
	Acct: 1663				
	ERIE FEDERAL CREDIT UNION(*)	2,543.05	2,543.05	0.00	2,543.05
	Acct: 8133				
	NORTHWEST BANK S/B/M NORTHWEST C	1,003.94	1,003.94	0.00	1,003.94
	Acct: 1683				
	MIDLAND FUNDING LLC	1,009.33	1,009.33	0.00	1,009.33
	Acct: 8314				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8314				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	AT & T MOBILITY II LLC	0.00	0.00	0.00	0.00
	Acct:				
	MILLCREEK COMMUNITY HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
					16,188.32
TOTAL PAID TO CREDITORS					59,297.59
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		15,017.61			
UNSECURED		16,188.32			

Date: 04/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

DAVID LEE FERRELL, JR.
MARIAN B FERRELL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-10189 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
David Lee Ferrell, Jr.
Marian B. Ferrell
Debtors

Case No. 17-10189-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 27, 2022

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Lee Ferrell, Jr., Marian B. Ferrell, PO Box 60, Wattsburg, PA 16442-0060
14371449	#+ Alan N Esper DO FACOS, 5473 Village Common Drive, Erie, PA 16506-4961
14371451	+ Atlantic Credit & Finance Inc, PO Box 11887, Roanoke, VA 24022-1887
14647969	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14371453	+ Dudzinski Enterprises Inc, 115 East Main Street, North East, PA 16428-1330
15446731	+ Federal Home Loan Mortgage Corporation et al, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake city, UT 84165-0250
15248340	+ Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
14371463	+ Northwest Consumer Discount, 3307 Liberty Street, Erie, PA 16508-2558
15021548	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14371466	+ Stern & Eisenberg, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2022 00:12:30	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14371450	+ Email/Text: g20956@att.com	Apr 28 2022 00:07:00	AT&T Mobility, 1025 Lenox Park Boulevard NE, Atlanta, GA 30319-5309
14371452	+ Email/Text: bankruptcy@usecapital.com	Apr 28 2022 00:07:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14389292	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 00:12:40	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
14371454	+ Email/Text: bknotice@ercbpo.com	Apr 28 2022 00:07:00	ERC / Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14371455	+ Email/Text: kthomas@eriefcu.org	Apr 28 2022 00:06:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
15446731	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 28 2022 00:07:00	Federal Home Loan Mortgage Corporation et al, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake city, UT 84165-0250
14371456	+ Email/Text: Bankruptcy@ICSystem.com	Apr 28 2022 00:07:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14371458	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2022 00:06:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14371460	Email/Text: camanagement@mtb.com	Apr 28 2022 00:06:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14371461	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 00:07:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 27, 2022

Form ID: pdf900

Total Noticed: 29

14660644	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14371462	+ Email/Text: ptacct@mch1.org	Apr 28 2022 00:07:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14416510	Email/PDF: cbp@onemainfinancial.com	Apr 28 2022 00:12:13	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14371464	+ Email/PDF: cbp@onemainfinancial.com	Apr 28 2022 00:12:37	Onemain, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
14371465	+ Email/PDF: cbp@onemainfinancial.com	Apr 28 2022 00:12:24	Onemain Financial / Citifinancial, 6801 Colwell Boulevard, Irving, TX 75039-3198
14716202	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2022 00:12:32	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23451
14373556	+ Email/PDF: rmscedi@recoverycorp.com	Apr 28 2022 00:12:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15021548	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 28 2022 00:07:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14371467	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:39	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14371468	+ Email/Text: collections@widgetfinancial.com	Apr 28 2022 00:07:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		M&T BANK
cr		M&T Bank
cr		Select Portfolio Servicing, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14371459	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14371457	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 27, 2022

Form ID: pdf900

Total Noticed: 29

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Bradley Joseph Osborne	on behalf of Creditor Select Portfolio Servicing Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Bradley Joseph Osborne	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor David Lee Ferrell Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Marian B. Ferrell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Danielle Boyle-Ebersole	on behalf of Creditor Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Karina Velter	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 c/o Select Portfolio Servicing, Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
TOTAL: 12	